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Follow-up to the Fourth World Conference on Women: emerging issues, trends and new approaches to issues affecting the situation of women or equality between women and men

Older women and support systems: new challenges

Report of the Secretary-General

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I. Introduction

1. United Nations conferences and forums have been concerned about the situation of older women for more than three decades. The first conference to deal with the issue was the World Conference of the International Women's Year, held in 1975 in Mexico City. The Conference recommended that special studies be carried out on the situation of aged or handicapped women.[1] In 1980, the World Conference of the United Nations Decade for Women: Equality, Development and Peace, held in Copenhagen, also had the issue on its agenda. It recommended that special attention be paid to the problems elderly women face in their societies.[2] In 1982, the World Assembly on Ageing, which adopted the International Plan of Action on Ageing, recognized that the majority of older persons are women and recommended that particular attention be paid to their situation.[3]

2. In 1986, the Commission on the Status of Women considered a report of the Secretary-General on the status and situation of older women in their societies (E/CN.6/1986/10). The World Conference to Review and Appraise the Achievements of the United Nations Decade for Women: Equality, Development and Peace, held in 1985 in Nairobi, Kenya, also addressed the issue of older women. The Nairobi Forward-looking Strategies for the Advancement of Women highlight some issues that are of particular concern to older women, such as women's longer life expectancy, their economic situation and special health needs.[4]

3. In 1992, the Commission on the Status of Women adopted resolution 36/4, on the integration of elderly women into development.[5] In it, the Commission stresses that approaches for the advancement of women should take into account all stages of life and that older women make important contributions to development.

4. The Beijing Platform for Action, adopted at the Fourth World Conference on Women, held in 1995, also reflects concern about the situation of older women. The recommendations made by the Conference are based on a life cycle approach and refer explicitly to "women at all stages of life".[6] Governments recognized that the socially established roles of women and men were different and that, therefore, women and men had different needs and interests. Policies that did not take that into account tended to discriminate against women. At the Conference, Governments committed themselves to basing their policies and programmes on a thorough analysis of the gender-specific needs of women and men, in order to make sure that both genders benefit equally.

5. The present report was prepared in response to Commission resolution 41/2, on older women, human rights and development.[7] In it, the Commission decided that at its forty-second session, under the agenda item "Follow-up to the Fourth World Conference on Women: Emerging issues, trends and new approaches to issues affecting the situation of women or equality between women and men", it would consider the status of older women and make substantive recommendations thereon. Furthermore, the Commission requested the Secretary-General to report on "the key global issues regarding the differential impact of population ageing on men and women as a contribution to the International Year of Older Persons" and to submit the report to the Commission at its forty-third session. The objective of the present report is to provide a substantive basis on which the Commission can discuss the status of older women and make relevant recommendations. The discussion of the Commission on this item will also contribute to the ongoing preparations for the International Year of Older Persons, to be held in 1999.

6. The report focuses on support systems for older persons, which include both financial support for older persons who do not earn a regular income and psycho-social support and assistance with daily living for dependent older persons. The report gives an overview of the new challenges those support systems face and changing caregiving patterns. It also highlights the situation of older women and suggests gender-sensitive policies and programmes to address the situation. So far, very little research has been done on how changing caregiving patterns affect women and men differently. In the assessment of the situation of older persons, gender analysis has yet to be applied. In order to explore this new ground, the Division for the Advancement of Women, jointly with the Division on Social Policy and Development of the United Nations Secretariat, organized the Expert Group Meeting on Caregiving and Older Persons: Gender Dimensions, in Malta, from 30 November to 2 December 1997. Particularly relevant recommendations of the Meeting are included in the report.

II. Care and support for older persons: gender dimensions

7. The ageing of the world's population is one of the most significant developments in the twentieth century, and it will become even more significant in the century to come. In 1990, almost half a billion people were 60 years old and

above. By 2030, the number will triple, to 1.4 million. Most of this growth will take place in developing countries, over half of it in Asia, and more than a quarter in China alone.[8] In most countries, older women are much more numerous than men.

8. The majority of older persons are healthy and active. They need opportunities to be productive and to lead a self-fulfilling life. However, within the population of 60-plus, persons aged 75 (the "very old") and over are the fastest growing group. The gender difference in life expectancy rises with age; almost two thirds of the very old are women. Though many of them are independent, at that age, care and support with daily living become more important.

9. Most societies in the developing regions rely exclusively on the extended family — which usually means women — to take care of the dependent elderly. Societies in the developed regions, however, often have formal pensions and care systems. The ageing of the population and the declining availability of family carepersons have put high demand upon care systems for older people. The challenges those system face differ in countries with informal and formal support systems but also show some commonalities.

A. Countries with informal support systems

10. In most parts of the world, dependent older persons are supported by their extended families. By 2030, more than 75 per cent of the world's older population will live in areas that are today called "developing countries". Traditional support systems for older people face severe challenges. The population in developing countries ages much faster than that in industrialized countries. In France, it took 140 years for the proportion of older persons to double, from 9 to 18 per cent. It took 86 years in Sweden and 45 years in the United Kingdom. In China, it will take only 34 years and in Venezuela, only 22 years. The rising share of the older population is caused by declining fertility rates, combined with increased life expectancy. Fertility rates have declined more recently and more rapidly in developing countries than they did in the industrialized regions. In some non-Western countries, the fertility rate is now at or below replacement level — for example, in China, Thailand, the Republic of Korea, and many Caribbean countries.[9] The consequence of this older age structure is that there are fewer young people who can provide support to their dependent elder family members.

11. In addition, the decline of traditional value systems has increased the stress that is put on traditional support systems for older persons. Traditional societies often have great respect for elderly people, who are considered the guardians of wisdom and who have control over certain resources. This has enabled them to protect their welfare and autonomy. Now, however, many developing countries are in the process of modernization and industrialization. This often erodes the status older women and men used to have in traditional societies. Modern societies tend to value economic success over traditional values. The traditional and sacred are often perceived as inappropriate to modern societies. This cuts to the very heart of the traditional resources of older persons. In agrarian economies the elderly are an economic asset, but a modern industrialized society associates great age with diminished economic function. As a result, many older persons have lost their value as a sacred resource and may be perceived as a burden to society and their family.[10]

12. Urbanization is another trend which has weakened the traditional support systems for older persons. The global population living in urban areas more than doubled between 1950 and 1975 and increased another 55 per cent from 1975 to 1990. By the early 1990s, 45 per cent of the world's population lived in urban areas. In developing countries, the urban population is growing by 4 per cent a year, much faster than in industrialized countries (1 per cent).[11] It is mostly young people who leave their villages to work in the cities. There, they work in the formal sector and often do not have any way of taking care of their parents. This pattern is accelerated as women, who are the primary caretakers, enter the labour market in increasing numbers. Furthermore, housing in urban centres often does not accommodate extended families. Therefore, older people, most of them women, are often left behind in rural areas, without support.

13. The decline of traditional support systems affects women and men differently. However, so far, the gender dimension has received very little attention by researchers and practitioners. Policy makers in developing countries are just beginning to address the challenges traditional support systems face.

B. Countries with formal support systems

14. One third of the dependent older persons in the world rely on support outside their extended family. Most of them live in the developed regions. Here, the proportion of the old population is currently the highest in the world whereas in high-income countries today more than 17 per cent of the

population are over 60, in low-income countries fewer than 7 per cent are over 60.[12]

15. In high-income countries (except Japan), fewer than 20 per cent of older parents live with their children (compared to 75 per cent in the low-income countries of Asia and Africa). The majority of older people in those countries lives with just one other person, usually the spouse (52 per cent) or by themselves (29 per cent).[13] Women are much more likely than men to live alone.

16. Although psycho-social support from the family remains important in developed countries, most elderly rely on formal systems for their pension and health care. The share of the elderly population residing in institutions ranges from 4 per cent in Israel and Japan to 11 per cent in the Netherlands.[14] Most of the formal caregiving is provided by female professionals who are often under-paid. Furthermore, those who are provided with formal care are also mainly women. In Canada, Israel and the United States, for example, three fourths of the elderly living in nursing-homes are women.[15]

17. In terms of their financial security, the elderly in developed countries rely almost exclusively on public pensions. Today, mandatory pension plans cover more than 90 per cent of the labour force in industrialized countries. Governments are responsible for financing and managing public pensions. The most common arrangement in those countries is called the "pay-as-you-go" system, since currently working adults contribute to the programmes with their payroll taxes to finance the pensions of those who have already retired from the labour force. Since the system is based on continuous employment in the formal sector, women tend to be disadvantaged.

18. Due to the ageing of the population, the "pay-as-you-go" systems are under scrutiny. The ratio of working age population to retired population is changing. Therefore, spending for public pensions will increase dramatically. In those countries members of the Organisation for Economic Cooperation and Development (OECD), the expenditure on public pensions grew twice as fast as the gross national product (GDP) between 1960 and 1990; it now represents nearly one tenth of GDP in those countries.[16] Over the next 50 years, public spending on pensions will escalate in all regions (assuming that the current relationship between demography and spending continues).

19. As a result of such changes, Governments, pensioners and the current working population in developing countries have come to question the future of public pensions. Many countries have started to develop private pension plans to complement the public support systems. In line with these overall trends, there is often an attempt to bring care back to the family and community. Many initiatives stress informal caregiving as the main pillar of support in old age.

20. The trend to shift responsibilities from public support systems back to the family has increased the demand put on informal caregivers. All over the world, it is mainly women who give care to older dependent family members. Most societies take it for granted that women will provide unpaid caregiving labour. This deprives women from other choices and may limit their opportunities for self-development. Women are often caught in the middle of the needs of their children and their ageing parents. Furthermore, since women are increasingly entering the labour market, they have to cope with the double or triple burdens of caregiving, household work, the needs of their families and the workplace.

III. The situation of older women

21. The feminization of old age is a global phenomenon. In most countries, women live longer than men. For example, life expectancy at age 15 is eight years longer for women than for men in the United States, seven years longer in Canada, and six years longer in Belgium, Sweden and Germany. In most developing countries also, women live longer than men, though generally less so than in industrialized countries. For example, at age 15 the advantage is five years in Mauritius and four years in Venezuela.[17] The gender difference rises among people over age 75; almost two thirds of the "very old" are women.

A. Living arrangements

22. Since women live longer than men, they are more likely than men to live alone in old age. In almost every country, widows outnumber widowers. In Africa and Asia, more than 50 per cent of the women over age 65 are widows, compared with only 10-20 per cent of the men. In the United States, 30 per cent of the persons over age 65 live alone, and 80 per cent of them are women.[18] In Switzerland, four times as many elderly women live alone as elderly men (40 per cent versus 10 per cent); in Germany, six times as many (37 per cent versus 6 per cent).[19] This is the typical situation in most developed countries.

23. In countries with traditional support systems, the number of women living alone is much lower than in developed countries, but still higher among women than among men. Most older persons in developing countries,

whether widowed or not, live with their children. The more offspring a woman has, the more likely she will live with one of them. However, declining fertility rates will reduce the availability of close kin in old age. In Jamaica, a women had an average of six children in 1960. By 1990, the number had declined to 2.8, and in the year 2000, the average is projected to be just 2 children.[20] This development, in conjunction with a breakdown in traditional family patterns, will leave future generations of women living alone without a formal system to support them when they become dependent.

B. Economic situation

24. Older women are more likely to be poor than men. During their lives, women generally have fewer possibilities to earn and save money than men. Their labour is mostly unpaid. If they do work in the paid labour force, they are concentrated in the less well-paid professions and part-time jobs. Furthermore, due to their different employment history, women have less access to formal pensions. Their participation in the paid labour force is shorter, more irregular and more likely to be in the informal sector. Social security was created for the benefit of wage earners and most often does not recognize the value of household work and child-rearing. The Beijing Platform for Action states that, where social security systems are based on the principle of continuous employment, the risk of falling into poverty is greater for women than for men, particularly in old age.[21]

25. Furthermore, cultural practices and legal systems discriminate against women in many countries. Often, women have less access to property and inheritance and a lower social status than men. Some cultures, for example, pass property from the husband to the eldest son.

26. As a result, all over the world, older women are more likely to be poor than men. In the United States, one third of single women over 65 lived in poverty in 1986, twice the rate for the rest of the population.[22] A study of seven developed countries revealed that an elderly person living alone had less income than an elderly couple (adjusted to differences in household size). That is especially true when the single person is an elderly woman.[23]

27. In developing countries, where public assistance is scarce, women are even more likely to face poverty when they are old. In urban China, 41 per cent of older women have annual incomes below the extreme poverty line (which is 70 per cent of the normal poverty line), compared to just 4 per cent of older men. In Venezuela, two thirds of the old people in the lowest income decile are women.[24] Generally, widows are the most vulnerable. In India, for example, households headed by widows are by far the poorest group. Their spending is 70 per cent below the national income.[25]

C. Health

28. Older women face a higher risk of chronic illness and disability. Female advantage in life expectancy is often offset by disability. The concept of healthy life expectancy is used to refer to the average number of years that a person expects to be free of functional limitations. It is difficult to compare measures of healthy life expectancy among countries. However, one commonality that has emerged from various studies is that women who reach age 65 can expect to spend a greater proportion of their remaining years with functional disabilities than their male counterparts. Data collected in developing countries show that these gender patterns are universal.[26]

29. The overall disadvantage women face is not caused solely by the fact that they live longer than men. Older women's health problems are rooted in the discrimination they face in their earlier lives. During their younger years, many women have less access to nutrition and health care than men, which leads to chronic illness in old age (e.g., osteoporosis or anaemia).

D. Contribution to development

30. Older women support their families and communities in many ways. In many societies, older women who live with their families perform crucial tasks in the household, such as buying food, cooking and cleaning house. Older women often take care of their grandchildren and thus ensure that their daughters can earn an income for the family. Furthermore, in many communities older women provide counselling for young people, arrange marriages, act as kin-keepers, attend births and deaths, lead religious rituals and do a wide range of volunteer work. Many older women earn incomes with trading and craft work.

31. However, older women's contributions to the well-being of their families and communities are widely overlooked. Societies often regard older women as an economic burden, without recognizing their potential. Furthermore, gender-stereotyping confines older women to their roles within the house and the family and restricts them from decision-making in the public sphere. Unlike men, women rarely advance in their professional careers in old

age. Older women, in general, have limited choices in terms of careers.

IV. Recommendations

32. Based on the preliminary analysis of the situation, the following recommendations might be considered.

A. Research

33. So far, there is a lack of expertise and research on support systems for older persons from a gender perspective. National and international statistical and research institutes should:

(a) Disaggregate all data by age and sex;

(b) Analyse the needs of older persons and caregivers from a gender perspective;

(c) Pay special attention to the situation of older women and men in developing countries and carry out research on how the decline in traditional support systems affects women and men differently;

(d) Analyse the consequences of privatizing public pensions and health care based on gender and age;

(e) Develop a methodology to measure the value of women's unpaid labour.

B. Economic security

34. Women in all parts of the world are more likely to be poor than men. Governments and intergovernmental and non-governmental institutions should:

(a) Ensure that women at all stages of life have access to employment and income equal to that of men;

(b) Value the important contribution older women make to development;

(c) Channel resources towards older women in order to eliminate the gender gap in income;

(d) Eliminate discrimination against women in public pension funds that are based on the principle of continuous employment in the formal sector and extend coverage, whenever possible, to the informal and agricultural sector;

(e) Ensure that the trend to shift responsibility away from public pensions to individual savings takes into account the differing needs and interests of women and men;

(f) Ensure that older women have access to credit and income-earning possibilities;

(g) Equally involve men and women at all levels when designing and implementing economic policies that affect older persons.

C. Education and empowerment

35. The level of formal education and participation in public life of older women is much lower than that of men. Governments and intergovernmental and non-governmental institutions should:

(a) Ensure that throughout their lives, girls and women have equal access to education and vocational training, and promote women's self-esteem at all stages of life;

(b) Promote lifelong learning on the part of women, provide possibilities for training and re-training, equip older women with knowledge of modern and traditional technologies so they remain in the mainstream of society;

(c) Ensure older women's autonomy and productivity;

(d) Promote a positive image of older women in political and economic decision-making through mass media and education;

(e) Give special attention to the situation of older women in the context of the International Year of Older Persons (1999).

D. Well-being of caregivers

36. Women as caregivers are in demand. In order to support caregivers, Governments and intergovernmental and non-governmental institutions should:

(a) Attach higher value to unpaid caregiving labour and be aware that caregiving is not in unlimited supply;

(b) Ensure that the demand put upon women as caregivers does not increase disproportionately to that put upon men;

(c) Provide caregivers with occasional respites from their duties and with various services, such as house-keeping help, self-help groups, specialized counselling and training;

(d) Promote an equal sharing of caregiving responsibilities between men and women;

(e) Consider providing financial assistance to informal caregivers;

(f) Support women who combine paid work and elder care with measures such as flexible working arrangements, family leave for the care of older dependent family members, and reintegration of carers after a career break;

(g) Offer a variety of alternative services to older people, such as home care and day care centres.

Notes

[1] *Report of the World Conference of the International Women's Year, Mexico City, 19 June-2 July 1975* (United Nations publication, Sales No. E.76.IV.1), chap. III, resolution 13. Social security and family security for women, including the elderly and the handicapped.

[2] *Report of the World Conference of the United Nations Decade for Women: Equality, Development and Peace*, Copenhagen, 14-30 July 1980 (United Nations publication, Sales No. E.80.IV.3).

[3] *Report of the World Assembly on Aging, Vienna, 26 July to 6 August 1982* (United Nations publication, Sales No. E.82.I.16).

[4] *Report of the World Conference to Review and Appraise the Achievements of the United Nations Decade for Women: Equality, Development and Peace, Nairobi, 15-26 July 1985* (United Nations publication, Sales No. E.85.IV.10), chap. I, sect. A.

[5] *Official Records of the Economic and Social Council, 1992, Supplement No. 4* (E/1992/24).

[6] *Report of the Fourth World Conference on Women, Beijing, 4-15 September 1995* (United Nations publication, Sales No. E.96.IV.3).

[7] *Official Records of the Economic and Social Council, 1997, Supplement No. 7* (E/1997/27).

[8] World Bank, *Averting the Old Age Crisis: Policies to Protect the Old and to Promote Growth*, A World Bank Policy Research Report (New York, Oxford University Press, 1994), p. 3.

[9] United States Government, Department of Commerce, Economics and Statistics Administration, Bureau of the Census, *Older Workers, Retirement, and Pensions: A Comparative International Chart book*. IPC/95-2 (Washington, D.C., 1995), p. 6.

[10] Nana Apt, *Coping with Old Age in a Changing Africa* (Aldershot, Avebury, 1995).

[11] *World Urbanization Prospects 1990* (United Nations publication, Sales No. E.91.XIII.11.

[12] World Bank, op. cit., p. 28.

[13] Ibid., pp. 62-64.

[14] United States Government, Department of Commerce, Economics and Statistics Administration, Bureau of the Census, *An Ageing World, II*, International Population Reports P95/92-3 (Washington, D.C., 1993), p. 55.

[15] Ibid., p. 55.

[16] World Bank, op. cit., p. 6.

[17] Ibid., p. 29.

[18] Lee Sennott-Miller, "Factors influencing the physical and emotional vulnerability of older women". Background paper for the Expert Group Meeting on Vulnerable Women, Vienna, 26-30 October 1990, p. 28.

[19] World Bank, op. cit., p. 29.

[20] Denise Eldemire, "Older women: a situational analysis". Country profile, prepared for the Division for the Advancement of Women, United Nations Secretariat (unpublished), p. 17.

[21] *Report of the Fourth World Conference on Women, Beijing, 4-15 September 1995* (United Nations publication, Sales No. E.96.IV.13), chap. I, resolution 1, annex II, para. 52.

[22] World Bank, op. cit., p. 30.

[23] United States Government ..., *An Ageing World, II* ..., p. 53.

[24] World Bank, op. cit., p. 30.

[25] Ibid., p. 53.

[26] United States Government ..., *An Ageing World, II* ..., p. 34.